## Case 16-26264 Doc 1 Filed 08/16/16 Entered 08/16/16 13:37:52 Desc Main Document Page 1 of 47

| Fill in this information to identify your case: |                                 |                                 |
|---|---------------------------------|---------------------------------|
| United States Bankruptcy Court for the:         |                                 |                                 |
| NORTHERN DISTRICT OF ILLINOIS                   | _                               |                                 |
| Case number (if known)                          | _ Chapter you are filing under: |                                 |
|   | ☐ Chapter 7                     |                                 |
|   | ☐ Chapter 11                    |                                 |
|   | ☐ Chapter 12                    |                                 |
|   | Chapter 13                      | Check if this an amended filing |

## Official Form 101

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

| Par | t 1: Identify Yourself   |  |   |
|-----|--|--|---|
|     |  | About Debtor 1:  | About Debtor 2 (Spouse Only in a Joint Case):                     |
| 1.  | Your full name   |  |   |
|     | Write the name that is on your government-issued picture identification (for example, your driver's license or passport).  Bring your picture identification to your meeting with the trustee. | Mitchell First name  L Middle name  Jones Last name and Suffix (Sr., Jr., II, III) | First name  Middle name  Last name and Suffix (Sr., Jr., II, III) |
|     |  |  |   |
| 2.  | All other names you have used in the last 8 years  |  |   |
|     | Include your married or maiden names.  |  |   |
| 3.  | Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)  | xxx-xx-4696  |   |

Case 16-26264 Doc 1 Filed 08/16/16 Entered 08/16/16 13:37:52 Desc Main Document Page 2 of 47

Case number (if known)

Debtor 1 Mitchell L Jones

About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): Any business names and **Employer Identification** Numbers (EIN) you have I have not used any business name or EINs. ☐ I have not used any business name or EINs. used in the last 8 years Include trade names and Business name(s) Business name(s) doing business as names EINs EINs If Debtor 2 lives at a different address: Where you live 559 Gregory Dr Chicago Heights, IL 60411 Number, Street, City, State & ZIP Code Number, Street, City, State & ZIP Code Cook County County If your mailing address is different from the one If Debtor 2's mailing address is different from yours, fill it above, fill it in here. Note that the court will send any in here. Note that the court will send any notices to this notices to you at this mailing address. mailing address. Number, P.O. Box, Street, City, State & ZIP Code Number, P.O. Box, Street, City, State & ZIP Code Why you are choosing Check one: Check one: this district to file for bankruptcy Over the last 180 days before filing this petition, I Over the last 180 days before filing this petition, have lived in this district longer than in any other I have lived in this district longer than in any district. other district. I have another reason. I have another reason. Explain. (See 28 U.S.C. § 1408.) Explain. (See 28 U.S.C. § 1408.)

Case 16-26264 Doc 1 Filed 08/16/16 Entered 08/16/16 13:37:52 Desc Main Document Page 3 of 47 Case number (if known) Debtor 1 Mitchell L Jones

| art                         | Tell the Court About  | Your Ba   | ankruptcy Ca                  | se                                  |  |   |   |             |
|-----------------------------|---|---|-------------------------------|-------------------------------------|--|---|---|-------------|
| 7.                          | The chapter of the Bankruptcy Code you are  | Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box. |                               |                                     |  |   |   |             |
|                             | choosing to file under  | ☐ Ch  | napter 7                      |                                     |  |   |   |             |
|                             |   | ☐ Ch  | napter 11                     |                                     |  |   |   |             |
|                             |   | ☐ Ch  | napter 12                     |                                     |  |   |   |             |
|                             |   | ■ Cł  | napter 13                     |                                     |  |   |   |             |
| 3. How you will pay the fee |   |   | about how yo                  | u may pay. Typattorney is sub       | pically, if you are paying the                         | e fee yourself, you may pa  | ifice in your local court for more<br>y with cash, cashier's check, c<br>ay pay with a credit card or ch                                | or money    |
|                             |   |   |                               |                                     | stallments. If you choose the ts (Official Form 103A). | ou choose this option, sign and attach the <i>Application for Individuals to Pay</i> n 103A). |   |             |
|                             |   |   | but is not requapplies to you | uired to, waive<br>ur family size a | your fee, and may do so or                             | nly if your income is less the fee in installments). If you                                   | ng for Chapter 7. By law, a jud-<br>nan 150% of the official poverty<br>ou choose this option, you mus<br>d file it with your petition. | y line that |
|                             |   |   |                               |                                     |  |   |   |             |
| Э.                          | Have you filed for bankruptcy within the last 8 years?  | ■ No  |                               |                                     |  |   |   |             |
|                             | lust o yours.   |   | District                      |                                     | When   | Case  | e number  |             |
|                             |   |   | District                      |                                     | When   |   | e number<br>e number  |             |
|                             |   |   | District                      |                                     | When   |   | e number  |             |
|                             |   |   | District                      |                                     | Wildlin  |   |   |             |
| 10.                         | Are any bankruptcy cases pending or being   | ■ No  |                               |                                     |  |   |   |             |
|                             | filed by a spouse who is<br>not filing this case with<br>you, or by a business<br>partner, or by an<br>affiliate? | ☐ Ye  | S.                            |                                     |  |   |   |             |
|                             |   |   | Debtor                        |                                     |  | Relati  | onship to you   |             |
|                             |   |   | District                      |                                     | When   | Case  | number, if known  |             |
|                             |   |   | Debtor                        |                                     |  | Relati  | onship to you   |             |
|                             |   |   | District                      |                                     | When   | Case  | number, if known  |             |
| 11.                         | Do you rent your residence?   | ■ No  | Go to li                      | ine 12.                             |  |   |   |             |
|                             | residence:  | ☐ Ye  | s. Has yo                     | ur landlord obt                     | ained an eviction judgment                             | against you and do you w  | ant to stay in your residence?  |             |
|                             |   |   |                               | No. Go to line                      | 12.  |   |   |             |
|                             |   |   |                               | Yes. Fill out Ir bankruptcy pe      |  | viction Judgment Against  | You (Form 101A) and file it wit   | h this      |
|                             |   |   |                               |                                     |  |   |   |             |

Case 16-26264 Doc 1 Filed 08/16/16 Entered 08/16/16 13:37:52 Desc Main

Document Page 4 of 47 Case number (if known) Debtor 1 Mitchell L Jones Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time No. Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of Bankruptcy Code and are operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy □ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any ■ No. property that poses or is alleged to pose a threat ☐ Yes. of imminent and What is the hazard? identifiable hazard to public health or safety? Or do you own any

## For example, do you own

perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

property that needs immediate attention?

If immediate attention is needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

Case 16-26264 Doc 1 Filed 08/16/16 Entered 08/16/16 13:37:52 Desc Main Document Page 5 of 47

Debtor 1 Mitchell L Jones

chell L Jones Case number (if known)

 Tell the court whether you have received a briefing about credit counseling.

Part 5:

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

Explain Your Efforts to Receive a Briefing About Credit Counseling

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

| I am not required to receive a briefing about credit |
|--|
| counseling because of:                               |

### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Case 16-26264 Doc 1 Filed 08/16/16 Entered 08/16/16 13:37:52 Desc Main

| Deb  | tor 1 Mitchell L Jones  |  | Document   | Page 6 of 47  | mber (if known)  |  |
|------|---|--|--|---|--|--|
| Part | 6: Answer These Quest   | ions for Repo  | orting Purposes  |   |  |  |
|      | What kind of debts do you have?   | 16a. <b>A</b>  |  |   | defined in 11 U.S.C. § 101(8) as "incurred by an   |  |
|      | ,   |  | No. Go to line 16b.  | ,,,,  |  |  |
|      |   |  | Yes. Go to line 17.  |   |  |  |
|      |   |  | re your debts primarily business oney for a business or investment of          |   |  |  |
|      |   |  | No. Go to line 16c.  |   |  |  |
|      |   |  | Yes. Go to line 17.  |   |  |  |
|      |   | 16c. St  | tate the type of debts you owe that  | are not consumer debts or bus                                   | siness debts   |  |
| 17.  | Are you filing under Chapter 7?   | ■ No.  | am not filing under Chapter 7. Go to   | line 18.  |  |  |
|      | Do you estimate that after any exempt property is excluded and            |  | am filing under Chapter 7. Do you e<br>re paid that funds will be available to |   | property is excluded and administrative expenses tors?                                       |  |
|      | administrative expenses   |  | l No   |   |  |  |
|      | are paid that funds will<br>be available for<br>distribution to unsecured |  | l Yes  |   |  |  |
|      | creditors?  |  |  |   |  |  |
| 18.  | How many Creditors do you estimate that you                               | <b>1</b> -49   |  | 1,000-5,000   | <u> </u>   |  |
|      | owe?  | □ 50-99  |  | ☐ 5001-10,000<br>☐ 10,001-25,000                                | ☐ 50,001-100,000<br>☐ More than100,000   |  |
|      |   | □ 100-199 □ 10,001-25,000 □ More than100,000 □ 200-999 |  |   |  |  |
| 19.  | How much do you   | <b>\$0 - \$50</b> ,                                    |  | 3 \$1,000,001 - \$10 million                                    | □ \$500,000,001 - \$1 billion  |  |
|      | estimate your assets to be worth?   | \$50,001   | Ψ100,000   | 3 \$10,000,001 - \$50 million<br>3 \$50,000,001 - \$100 million | ☐ \$1,000,000,001 - \$10 billion<br>☐ \$10,000,000,001 - \$50 billion                        |  |
|      |   | □ \$100,001 □ \$500,001                                | Ψοσο,σσο   | 3\$30,000,001 - \$100 million                                   |  |  |
| 20.  | How much do you estimate your liabilities                                 | <b>\$0 - \$50</b> ,                                    |  | 3 \$1,000,001 - \$10 million                                    | ☐ \$500,000,001 - \$1 billion  |  |
|      | to be?  | \$50,001   | - \$100,000 F  | 3 \$10,000,001 - \$50 million<br>3 \$50,000,001 - \$100 million | ☐ \$1,000,000,001 - \$10 billion<br>☐ \$10,000,000,001 - \$50 billion                        |  |
|      |   | □ \$100,001<br>□ \$500,001                             | 4000,000   | 3 \$100,000,001 - \$100 million                                 | _ · · · · ·  |  |
| Part | :7: Sign Below  |  |  |   |  |  |
| For  | you   | I have exam  | ined this petition, and I declare und  | ler penalty of perjury that the ir                              | nformation provided is true and correct.   |  |
|      |   |  |  |   | ible, under Chapter 7, 11,12, or 13 of title 11, I choose to proceed under Chapter 7.        |  |
|      |   |  | y represents me and I did not pay on have obtained and read the notice         |   | s not an attorney to help me fill out this<br>).   |  |
|      |   | I request rel  | ief in accordance with the chapter of  | of title 11, United States Code,                                | specified in this petition.  |  |
|      |   | bankruptcy and 3571.                                   | case can result in fines up to \$250,0   |   | ey or property by fraud in connection with a 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519 |  |
|      |   | /s/ Mitchell L   |  | Signature of De   | ebtor 2  |  |
|      |   | Signature of   |  | 2.9   |  |  |
|      |   | Executed or  | August 16, 2016<br>MM / DD / YYYY  | Executed on   | MM / DD / YYYY   |  |
|      |   |  | 1411A1 / DD / 1   1   1  |   | 191191 / DD / 1 1 1 1  |  |

Case 16-26264 Doc 1 Filed 08/16/16 Entered 08/16/16 13:37:52 Desc Main Document Page 7 of 47

Debtor 1 Mitchell L Jones Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

| /s/ Chad M      | l. Hayward             | Date          | August 16, 2016                                       |
|-----------------|------------------------|---------------|---|
| Signature of    | Attorney for Debtor    |               | MM / DD / YYYY  |
| Chad M. H       | ayward                 |               |   |
| Printed name    |                        |               |   |
| Chad M. H       | ayward                 |               |   |
| Firm name       |                        |               |   |
| 205 W. Ra       | ndolph                 |               |   |
| Ste. 1310       |                        |               |   |
| Chicago, I      | L 60606                |               |   |
| Number, Street, | City, State & ZIP Code |               |   |
| Contact phone   | 312-867-3640           | Email address | ch@haywardlawoffices.com,<br>jo@haywardlawoffices.com |
| 6280182         |                        |               |   |
| Bar number & S  | tate                   |               |   |

Case 16-26264 Doc 1 Filed 08/16/16 Entered 08/16/16 13:37:52 Desc Main

|                    |                          | Docume            | ent Page 8 of 47 |   |
|--------------------|--------------------------|-------------------|------------------|---|
| Fill in this infor | mation to identify your  | case:             |                  |   |
| Debtor 1           | Mitchell L Jones         |                   |                  |   |
|                    | First Name               | Middle Name       | Last Name        |   |
| Debtor 2           |                          |                   |                  |   |
| Spouse if, filing) | First Name               | Middle Name       | Last Name        |   |
| Jnited States Ba   | ankruptcy Court for the: | NORTHERN DISTRICT | OF ILLINOIS      |   |
| Case number _      |                          |                   |                  |   |
| ii Kilowiij        |                          |                   |                  | ⊔ |

Check if this is an amended filing

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

| Par | 1: Summarize Your Assets  |                    |                               |
|-----|---|--------------------|-------------------------------|
|     |   | Your as<br>Value o | ssets<br>of what you own      |
| 1.  | Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B   | \$                 | 0.00                          |
|     | 1b. Copy line 62, Total personal property, from Schedule A/B  | \$                 | 9,361.00                      |
|     | 1c. Copy line 63, Total of all property on Schedule A/B   | \$                 | 9,361.00                      |
| Par | 2: Summarize Your Liabilities   |                    |                               |
|     |   |                    | <b>abilities</b><br>t you owe |
| 2.  | Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D              | \$                 | 13,090.00                     |
| 3.  | Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F  | \$                 | 0.00                          |
|     | 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F   | \$                 | 3,993.00                      |
|     | Your total liabilities  | \$                 | 17,083.00                     |
| Par | 3: Summarize Your Income and Expenses   |                    |                               |
| 4.  | Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I   | \$                 | 1,092.29                      |
| 5.  | Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J   | \$                 | 726.29                        |
| Par | 4: Answer These Questions for Administrative and Statistical Records  |                    |                               |
| 6.  | Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you                                  | ır other sch       | nedules.                      |
| 7.  | ■ Yes What kind of debt do you have?  |                    |                               |
|     | Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a bounded purpose." 14 LLS C. § 101(9) Fill out lines 9.0g for destriction purposes. 28 LLS C. § 150 | a personal,        | family, or                    |

the court with your other schedules.

Official Form 106Sum

Summary of Yo

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Entered 08/16/16 13:37:52 Desc Main Case 16-26264 Doc 1 Filed 08/16/16 Document

Page 9 of 47 Case number (if known) Debtor 1 Mitchell L Jones

| 8. | From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form |
|----|--|
|    | 122A-1 Line 11: <b>OR</b> . Form 122B Line 11: <b>OR</b> . Form 122C-1 Line 14.                              |

738.14

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

|  | Total clai | m        |
|--|------------|----------|
| From Part 4 on Schedule E/F, copy the following:   |            |          |
| 9a. Domestic support obligations (Copy line 6a.)   | \$         | 0.00     |
| 9b. Taxes and certain other debts you owe the government. (Copy line 6b.)  | \$         | 0.00     |
| 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)  | \$         | 0.00     |
| 9d. Student loans. (Copy line 6f.)   | \$         | 2,615.00 |
| 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) | \$         | 0.00     |
| 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)                                       | +\$        | 0.00     |
| 9g. <b>Total.</b> Add lines 9a through 9f.   | \$         | 2,615.00 |

Case 16-26264 Doc 1 Filed 08/16/16 Entered 08/16/16 13:37:52 Desc Main

Document Page 10 of 47 Fill in this information to identify your case and this filing: Debtor 1 Mitchell L Jones Middle Name First Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number Check if this is an amended filing Official Form 106A/B Schedule A/B: Property 12/15 In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? No. Go to Part 2. ☐ Yes. Where is the property? Part 2: Describe Your Vehicles Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles ☐ No Yes Do not deduct secured claims or exemptions. Put Kia 3.1 Make: Who has an interest in the property? Check one the amount of any secured claims on Schedule D: **Forte** Creditors Who Have Claims Secured by Property. Debtor 1 only Model: 2011 Debtor 2 only Current value of the Current value of the 89000 Approximate mileage: entire property? portion you own? Debtor 1 and Debtor 2 only Other information: At least one of the debtors and another \$7,475.00 \$7,475.00 ☐ Check if this is community property (see instructions) 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No ☐ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$7,475,00 pages you have attached for Part 2. Write that number here.....=> Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

Nο

Official Form 106A/B Schedule A/B: Property

| De  | ebtor 1  | Case 16-26264 Mitchell L Jones  | Doc 1  | Filed 08/16/16<br>Document                                  | Entered 08/16/16 13:37:5<br>Page 11 of 47<br>Case number (if kr.                     |  |
|-----|--|---|--|---|--|--|
|     | □ Yes.   | Describe  |  |   | <u> </u>   | ,  |
| 7.  | Electror Exampl  | nics  |  |   | oment; computers, printers, scanners; mu   | usic collections; electronic devices   |
|     |  | Misc. E   | lectronics   |   |  | \$380.00   |
| 9.  | ■ No Yes.  Equipm Exampl ■ No Yes.  Firearr Exampl ■ No Yes.  Clothe | bles of value  les: Antiques and figurines; other collections, memoral  Describe  ent for sports and hobbie les: Sports, photographic, est musical instruments  Describe  ms  bles: Pistols, rifles, shotguns  Describe | paintings, prir<br>orabilia, collect<br>s<br>exercise, and constant<br>s, ammunition | itibles<br>other hobby equipment;<br>, and related equipmen |  |  |
|     | ■ Yes.   | Describe  |  |   |  | <b>.</b>   |
|     |  | Clothes   | 3  |   |  | \$1,500.00   |
| 13. | ■ No □ Yes.  Non-fa Examp ■ No □ Yes.  Any ot ■ No                   | Describe  rm animals bles: Dogs, cats, birds, hors  Describe  | es<br>old items you  |   | ding rings, heirloom jewelry, watches, ge<br>ncluding any health aids you did not li |  |
| 15  |  | the dollar value of all of your art 3. Write that number he   |  |   | ny entries for pages you have attache  | d \$1,880.00   |
|     |  | scribe Your Financial Assets  |  |   |  |  |
| De  | o you ov   | vn or have any legal or eq  | uitable intere   | est in any of the follow                                    | ing?   | Current value of the portion you own?  Do not deduct secured claims or exemptions. |
| 16. | □ No   | oles: Money you have in you   |  |   | osit box, and on hand when you file your   | petition   |

Case 16-26264 Doc 1 Filed 08/16/16 Entered 08/16/16 13:37:52 Desc Main Page 12 of 47

Case number (if known)

Document Mitchell L Jones

\$3.00 Cash 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. □ No Institution name: ■ Yes..... Fifth Third Bank \$3.00 Checking 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. Nο ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ■ No ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No ☐ Yes. ..... Institution name or individual: 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No ☐ Yes..... Issuer name and description. 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ■ No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ■ No ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

No

Debtor 1

page 3

| Debtor                     | Case 16-26264 DOC 1 Filed 08/16/16 Entered 08/16/16 13:37:5  Document Page 13 of 47  Case number (if known)  |   |
|----------------------------|--|---|
| □ Ye                       | es. Give specific information about them   |   |
| Money                      | or property owed to you?   | Current value of the portion you own? Do not deduct secured claims or exemptions. |
| ■ N                        | refunds owed to you o es. Give specific information about them, including whether you already filed the returns and the tax years  |   |
| Exa<br>■ N                 | nily support amples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, pro o es. Give specific information  | perty settlement  |
| Exa<br>■ No                | er amounts someone owes you  amples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' co benefits; unpaid loans you made to someone else  o es. Give specific information  | mpensation, Social Security   |
| 31. <b>Inte</b> <i>Exa</i> | erests in insurance policies<br>amples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's in   | surance<br>Surrender or refund  |
| If your son                | r interest in property that is due you from someone who has died ou are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to neone has died. o es. Give specific information  | value: o receive property because   |
| Exa<br>■ No                | ims against third parties, whether or not you have filed a lawsuit or made a demand for payment amples: Accidents, employment disputes, insurance claims, or rights to sue  o es. Describe each claim  |   |
| ■ N                        | er contingent and unliquidated claims of every nature, including counterclaims of the debtor and right | ts to set off claims  |
| ■ N                        | r financial assets you did not already list o es. Give specific information  |   |
|                            | dd the dollar value of all of your entries from Part 4, including any entries for pages you have attached<br>r Part 4. Write that number here  | \$6.00  |
| Part 5:                    | Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.   |   |
|                            | ou own or have any legal or equitable interest in any business-related property? . Go to Part 6.   |   |

Official Form 106A/B Schedule A/B: Property page 4

☐ Yes. Go to line 38.

Case 16-26264 Doc 1 Filed 08/16/16 Entered 08/16/16 13:37:52 Desc Main Page 14 of 47

Case number (if known) Document Debtor 1 Mitchell L Jones Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here ...... \$0.00 List the Totals of Each Part of this Form Part 8: Part 1: Total real estate, line 2 \$0.00 Part 2: Total vehicles, line 5 \$7.475.00 57. Part 3: Total personal and household items, line 15 \$1,880.00 Part 4: Total financial assets, line 36 \$6.00 Part 5: Total business-related property, line 45 \$0.00 Part 6: Total farm- and fishing-related property, line 52 60. \$0.00 Part 7: Total other property not listed, line 54 \$0.00 61.

\$9,361.00

Copy personal property total

Official Form 106A/B Schedule A/B: Property page 5

Total personal property. Add lines 56 through 61...

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$9,361.00

\$9,361.00

Case 16-26264 Doc 1 Filed 08/16/16 Entered 08/16/16 13:37:52 Desc Main

|   |                         | TAKAMIK.          | 111 111111 11111 1 |  |
|---|-------------------------|-------------------|--------------------|--|
| Fill in this infor                      | mation to identify your | case:             |                    |  |
| Debtor 1                                | Mitchell L Jones        |                   |                    |  |
|   | First Name              | Middle Name       | Last Name          |  |
| Debtor 2                                |                         |                   |                    |  |
| (Spouse if, filing)                     | First Name              | Middle Name       | Last Name          |  |
| United States Bankruptcy Court for the: |                         | NORTHERN DISTRICT | OF ILLINOIS        |  |
| Case number                             |                         |                   |                    |  |
| (if known)                              |                         |                   |                    |  |
|   |                         |                   |                    |  |

### Official Form 106C

### Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

#### Part 1: Identify the Property You Claim as Exempt

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
  - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
  - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Print description of the assessment and time and Comment only of the Assessment of t

| Brief description of the property and line on<br>Schedule A/B that lists this property | Current value of the<br>portion you own | Amo        | ount of the exemption you claim                                 | Specific laws that allow exemption   |  |  |
|--|---|------------|---|--------------------------------------|--|--|
|  | Copy the value from<br>Schedule A/B     | Che        | ck only one box for each exemption.                             |                                      |  |  |
| 2011 Kia Forte 89000 miles   | \$7,475.00                              | \$2,400.00 |   | 735 ILCS 5/12-1001(c)                |  |  |
| Ellie Hoff Goredale 74 B. G.1  |   |            | 100% of fair market value, up to any applicable statutory limit |                                      |  |  |
| Misc. Electronics Line from Schedule A/B: 7.1  | \$380.00                                |            | \$380.00  | 735 ILCS 5/12-1001(b)                |  |  |
| Line Horr Schedule Adb. 1.1  |   |            | 100% of fair market value, up to any applicable statutory limit |                                      |  |  |
| Clothes Line from Schedule A/B: 11.1   | \$1,500.00                              | \$1,500.00 |   | 735 ILCS 5/12-1001(a)                |  |  |
| Ellio Hotti Govedale 772.  |   |            | 100% of fair market value, up to any applicable statutory limit |                                      |  |  |
| Cash Line from Schedule A/B: 16.1  | \$3.00                                  |            | \$3.00  | 735 ILCS 5/12-1001(b)                |  |  |
| Ellie Hoff Goredale 742. 10.1  |   |            | 100% of fair market value, up to any applicable statutory limit |                                      |  |  |
| Checking: Fifth Third Bank Line from Schedule A/B: 17.1                                | \$3.00                                  |            | \$3.00  | 735 ILCS 5/12-803, 740 ILCS<br>170/4 |  |  |
| Line from Soriedule A/D. 1111  |   |            | 100% of fair market value, up to any applicable statutory limit | 11 017                               |  |  |
|  |   |            |   |                                      |  |  |

Case 16-26264 Doc 1 Filed 08/16/16 Entered 08/16/16 13:37:52 Desc Main

Debtor 1 Mitchell L Jones

3. Are you claiming a homestead exemption of more than \$160,375?

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

No

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

No

Yes

| Case                                     | 16-26264                       | Doc 1 Filed 0   |                             | red 08/16/16 13:<br>17 of 47                              | 37:52 Desc I                                 | Main                           |
|--|--------------------------------|---|-----------------------------|---|--|--------------------------------|
| Fill in this information                 | n to identify yoເ              |   |                             | , , , , , , , , , , , , , , , , , , ,                     |  |                                |
|  | itchell L Jone                 | S<br>Middle Name  | Last Name                   |   |  |                                |
| Debtor 2<br>(Spouse if, filing) Fire     | st Name                        | Middle Name   | Last Name                   |   |  |                                |
| United States Bankrup                    | tcy Court for the              | NORTHERN DISTR  | ICT OF ILLINOIS             |   |  |                                |
| Case number(if known)                    |                                |   |                             |   |  | k if this is an<br>nded filing |
| Official Form 10<br>Schedule D:          |                                | Who Have C  | laims Secur                 | ed by Propert   | у  | 12/15                          |
|  |                                |   |                             | equally responsible for su<br>. On the top of any additio |  |                                |
| . Do any creditors have                  | claims secured by              | y your property?  |                             |   |  |                                |
| □ No. Check this                         | box and submit t               | his form to the court with  | your other schedules        | . You have nothing else t                                 | o report on this form.                       |                                |
| Yes. Fill in all of                      | f the information              | below.  |                             |   |  |                                |
| Part 1: List All Sec                     | ured Claims                    |   |                             |   |  |                                |
|  | s. If a creditor has           | more than one secured clair   | n list the creditor separa  | Column A  | Column B                                     | Column C                       |
| for each claim. If more th               | an one creditor has            | as a particular claim, list the other creditors in Part 2. As tical order according to the creditor's name. |                             |   | Value of collateral that supports this claim | Unsecured portion If any       |
| 2.1 Kia Motors Fir                       | nance                          | Describe the property th  | at secures the claim:       | \$13,090.00   | \$7,475.00                                   | \$5,615.00                     |
| Creditor's Name                          |                                | 2011 Kia Forte 890  | 00 miles                    |   |  |                                |
| 4000 Macarthu<br>Newport Beac<br>92660   |                                | As of the date you file, t apply.  Contingent   | he claim is: Check all that |   |  |                                |
| Number, Street, City, S                  | State & Zip Code               | ☐ Unliquidated☐ Disputed  |                             |   |  |                                |
| Who owes the debt?                       | check one.                     | Nature of lien. Check al  | I that apply.               |   |  |                                |
| ■ Debtor 1 only ■ Debtor 2 only          |                                | An agreement you ma car loan)   | de (such as mortgage or     | secured   |  |                                |
| Debtor 1 and Debtor 2                    | 2 only                         | ☐ Statutory lien (such as   | tax lien, mechanic's lien   | )   |  |                                |
| At least one of the deb                  | •                              | ☐ Judgment lien from a  | awsuit                      | ,   |  |                                |
| Check if this claim re<br>community debt |                                | Other (including a righ   |                             |   |  |                                |
| Dete debt week in the second             | Opened<br>09/15 Last<br>Active |   | ccount number 214           | 2   |  |                                |
| Date debt was incurred                   | 3/04/16                        | Last 4 digits of a  | count number 214            | <u> </u>  |  |                                |
|  |                                |   |                             |   |  |                                |

Add the dollar value of your entries in Column A on this page. Write that number here:

\$13,090.00

If this is the last page of your form, add the dollar value totals from all pages.

Write that number here:

\$13,090.00

### Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Case 16-26264 Doc 1 Filed 08/16/16 Entered 08/16/16 13:37:52 Desc Main

|   | 0000 10 2020+ 1  | Document Document  | Page 18                         | R of 47   | 02 000                          | o man  |
|---|--|--|---------------------------------|---|---------------------------------|--|
| Fill in this                              | information to identify your                                       |  |                                 |   |                                 |  |
| Debtor 1                                  | Mitchell L Jones   |  |                                 |   |                                 |  |
| DODIO! !                                  | First Name   | Middle Name  | Last Name                       |   |                                 |  |
| Debtor 2                                  |  |  |                                 |   |                                 |  |
| (Spouse if, fili                          | ng) First Name   | Middle Name  | Last Name                       |   |                                 |  |
| United Sta                                | ites Bankruptcy Court for the:                                     | NORTHERN DISTRICT OF ILL   | INOIS                           |   |                                 |  |
| Case num                                  | her  |  |                                 |   |                                 |  |
| (if known)                                |  |  |                                 |   | □ C                             | heck if this is an                           |
|   |  |  |                                 |   | ar                              | mended filing                                |
| Official                                  | Form 106E/F  |  |                                 |   |                                 |  |
|   |  | ho Have Unsecured  | Claime                          |   |                                 | 12/15  |
|   |  | e Part 1 for creditors with PRIORIT  |                                 | Nort 2 for graditors with NONI                                      | DDIODITY alai:                  |  |
| schedule G<br>schedule D<br>eft. Attach t | : Executory Contracts and Unexp<br>: Creditors Who Have Claims Sec | that could result in a claim. Also li<br>ired Leases (Official Form 106G). D<br>ured by Property. If more space is r<br>e. If you have no information to rep | o not include<br>needed, copy t | any creditors with partially so<br>he Part you need, fill it out, n | ecured claims<br>number the ent | that are listed in tries in the boxes on the |
| Part 1:                                   | List All of Your PRIORITY Un                                       | secured Claims   |                                 |   |                                 |  |
| 1. Do any                                 | creditors have priority unsecure                                   | d claims against you?  |                                 |   |                                 |  |
| ■ No.                                     | Go to Part 2.  |  |                                 |   |                                 |  |
| ☐ Yes                                     | •  |  |                                 |   |                                 |  |
| Part 2:                                   | List All of Your NONPRIORIT  | Y Unsecured Claims   |                                 |   |                                 |  |
| 3. Do any                                 | creditors have nonpriority unsec                                   | cured claims against you?  |                                 |   |                                 |  |
| □ No.                                     | You have nothing to report in this p                               | art. Submit this form to the court with  | your other sche                 | dules.  |                                 |  |
| ■ Yes                                     |  |  |                                 |   |                                 |  |
| unsecu                                    | red claim, list the creditor separately                            | aims in the alphabetical order of the<br>of for each claim. For each claim listed<br>st the other creditors in Part 3.If you h                               | , identify what t               | ype of claim it is. Do not list cla                                 | ims already incl                | luded in Part 1. If more                     |
|   |  |  |                                 |   |                                 | Total claim                                  |
| 4.1 <b>E</b> I                            | rc   | Last 4 digits of acco  | ount number                     | 6865  |                                 | \$1,110.00                                   |
|   | onpriority Creditor's Name   | When was the debt  | in a command O                  |   |                                 |  |
|   | 014 Bayberry Rd<br>acksonville, FL 32256                           | when was the debt  | incurred?                       |   |                                 |  |
|   | ımber Street City State Zlp Code                                   | As of the date you f   | ile, the claim i                | s: Check all that apply   |                                 |  |
| WI  | ho incurred the debt? Check one.                                   |  |                                 |   |                                 |  |
|   | Debtor 1 only  | ☐ Contingent   |                                 |   |                                 |  |
|   | Debtor 2 only  | ☐ Unliquidated   |                                 |   |                                 |  |
|   | Debtor 1 and Debtor 2 only   | ☐ Disputed   |                                 |   |                                 |  |
|   | At least one of the debtors and and                                | other Type of NONPRIOR   | ITY unsecured                   | l claim:  |                                 |  |
|   | Check if this claim is for a comr                                  | munity   |                                 |   |                                 |  |
| de<br>Is                                  | bt<br>the claim subject to offset?                                 | Obligations arisin report as priority clair  |                                 | ration agreement or divorce that                                    | at you did not                  |  |
|   | No   | ' ' '  |                                 | g plans, and other similar debts                                    | 3                               |  |
|   | Yes  | Other. Specify   |                                 | 5   |                                 |  |
|   | 1 100  | Other. Specify   | · · Opinit                      |   |                                 |  |

Case 16-26264 Doc 1 Filed 08/16/16 Entered 08/16/16 13:37:52 Desc Main Document Page 19 of 47

Debtor 1 Mitchell L Jones Case number (if know) 4.2 \$58.00 Meade & Assc Last 4 digits of account number 2121 Nonpriority Creditor's Name 737 Enterprise Dr When was the debt incurred? Westerville, OH 43081 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify The Kroger Co ☐ Yes 4.3 Meade & Assc Last 4 digits of account number 2128 \$55.00 Nonpriority Creditor's Name 737 Enterprise Dr When was the debt incurred? Westerville, OH 43081 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify The Kroger Co 4.4 Meade & Assc Last 4 digits of account number 2120 \$53.00 Nonpriority Creditor's Name 737 Enterprise Dr When was the debt incurred? Westerville, OH 43081 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify The Kroger Co

Case 16-26264 Doc 1 Filed 08/16/16 Entered 08/16/16 13:37:52 Desc Main Document Page 20 of 47

Debtor 1 Mitchell L Jones Case number (if know) 4.5 \$52.00 Meade & Assc Last 4 digits of account number 2124 Nonpriority Creditor's Name 737 Enterprise Dr When was the debt incurred? Westerville, OH 43081 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify The Kroger Co ☐ Yes 4.6 Meade & Assc Last 4 digits of account number 2139 \$50.00 Nonpriority Creditor's Name 737 Enterprise Dr When was the debt incurred? Westerville, OH 43081 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes The Kroger Co Other. Specify 4.7 U S Dept Of Ed/GsI/Atl Last 4 digits of account number 4732 \$1,892.00 Nonpriority Creditor's Name Po Box 4222 When was the debt incurred? **Opened 04/14** Iowa City, IA 52244 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ☐ Other. Specify Educational

Case 16-26264 Doc 1 Filed 08/16/16 Entered 08/16/16 13:37:52 Desc Main Document Page 21 of 47
Case number (if know)

| Debtor 1 Mitchell L Jones                 |   | Case number (if know)             |          |  |  |  |
|---|---|-----------------------------------|----------|--|--|--|
| U S Dept Of Ed/Gsl/Atl                    | Last 4 digits of account number   | 1072                              | \$723.00 |  |  |  |
| Nonpriority Creditor's Name               |   |                                   |          |  |  |  |
| Po Box 4222                               | When was the debt incurred?   | Opened 04/14                      |          |  |  |  |
| Iowa City, IA 52244                       | <u></u>   |                                   |          |  |  |  |
| Number Street City State Zlp Code         | As of the date you file, the claim  | is: Check all that apply          |          |  |  |  |
| Who incurred the debt? Check one.         |   |                                   |          |  |  |  |
| Debtor 1 only                             | ☐ Contingent  |                                   |          |  |  |  |
| ☐ Debtor 2 only                           | ☐ Unliquidated  |                                   |          |  |  |  |
| ☐ Debtor 1 and Debtor 2 only              | ☐ Disputed  |                                   |          |  |  |  |
| ☐ At least one of the debtors and another | Type of NONPRIORITY unsecured claim:  |                                   |          |  |  |  |
| ☐ Check if this claim is for a community  | Student loans   |                                   |          |  |  |  |
| debt                                      | ☐ Obligations arising out of a separation agreement or divorce that you did not |                                   |          |  |  |  |
| Is the claim subject to offset?           | report as priority claims   | ,                                 |          |  |  |  |
| ■ No                                      | Debts to pension or profit-shari  | ng plans, and other similar debts |          |  |  |  |
| □Yes                                      | Other. Specify  |                                   |          |  |  |  |
|   | Education   | al                                |          |  |  |  |

### Part 3: List Others to Be Notified About a Debt That You Already Listed

### Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

|                       |     |   |     | 1  | Total Claim          |
|-----------------------|-----|---|-----|----|----------------------|
|                       | 6a. | Domestic support obligations  | 6a. | \$ | 0.00                 |
| Total                 |     |   |     |    |                      |
| claims<br>from Part 1 | 6b. | Taxes and certain other debts you owe the government  | 6b. | \$ | 0.00                 |
|                       | 6c. | Claims for death or personal injury while you were intoxicated  | 6c. | \$ | 0.00                 |
|                       | 6d. | Other. Add all other priority unsecured claims. Write that amount here.                                 | 6d. | \$ | 0.00                 |
|                       | 6e. | Total Priority. Add lines 6a through 6d.  | 6e. | \$ | 0.00                 |
|                       | 6f. | Student loans   | 6f. | \$ | Total Claim 2,615.00 |
| Total claims          |     |   |     | `  |                      |
| from Part 2           | 6g. | Obligations arising out of a separation agreement or divorce that you did not report as priority claims | 6g. | \$ | 0.00                 |
|                       | 6h. | Debts to pension or profit-sharing plans, and other similar debts                                       | 6h. | \$ | 0.00                 |
|                       | 6i. | <b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.                       | 6i. | \$ | 1,378.00             |
|                       | 6j. | Total Nonpriority. Add lines 6f through 6i.   | 6j. | \$ | 3,993.00             |

<sup>5.</sup> Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Case 16-26264 Doc 1 Filed 08/16/16 Entered 08/16/16 13:37:52 Desc Main

|                        |                          | 17(7(4)))))       | 111 1 71(11, 7 / 17) 4 / |                 |
|------------------------|--------------------------|-------------------|--------------------------|-----------------|
| Fill in this infor     |                          |                   |                          |                 |
| Debtor 1               | Mitchell L Jones         |                   |                          |                 |
|                        | First Name               | Middle Name       | Last Name                |                 |
| Debtor 2               |                          |                   |                          |                 |
| (Spouse if, filing)    | First Name               | Middle Name       | Last Name                |                 |
| United States Ba       | ankruptcy Court for the: | NORTHERN DISTRICT | OF ILLINOIS              |                 |
| Case number (if known) |                          |                   |                          | D Object Wiles  |
| (II KIIOWII)           |                          |                   |                          | Check if this i |

## Official Form 106G

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

|     | Person or | r company with<br>Name, Number | h whom you have the er, Street, City, State and ZIP C | contract or lease | State what the contract or lease is for |
|-----|-----------|--------------------------------|---|-------------------|---|
| 2.1 |           |                                |   |                   |   |
|     | Name      |                                |   |                   | _                                       |
|     | Number    | Street                         |   |                   |   |
|     | City      |                                | State   | ZIP Code          | _                                       |
| 2.2 |           |                                |   |                   |   |
|     | Name      |                                |   |                   | _                                       |
|     | Number    | Street                         |   |                   | _                                       |
|     | City      |                                | State   | ZIP Code          |   |
| 2.3 | •         |                                |   |                   |   |
|     | Name      |                                |   |                   | _                                       |
|     | Number    | Street                         |   |                   | _                                       |
|     | City      |                                | State   | ZIP Code          | <del>_</del>                            |
| 2.4 | •         |                                |   |                   |   |
|     | Name      |                                |   |                   | _                                       |
|     | Number    | Street                         |   |                   | _                                       |
|     | City      |                                | State   | ZIP Code          | <del></del>                             |
| 2.5 |           |                                |   |                   |   |
|     | Name      |                                |   |                   | _                                       |
|     | Number    | Street                         |   |                   | _                                       |
|     | City      |                                | State   | ZIP Code          | <del>_</del>                            |
|     |           |                                |   |                   |   |

Case 16-26264 Doc 1 Filed 08/16/16 Entered 08/16/16 13:37:52 Desc Main

|                                |  | Docume                        | ent Page 23 (           | OT 4.7                                 |  |
|--------------------------------|--|-------------------------------|-------------------------|--|--|
| Fill in this                   | information to identify your                                       |                               |                         |  |  |
| Debtor 1                       | Mitchell L Jones   |                               |                         |  |  |
|                                | First Name   | Middle Name                   | Last Name               |  |  |
| Debtor 2<br>(Spouse if, filing | g) First Name  | Middle Name                   | Last Name               |  |  |
| United State                   | es Bankruptcy Court for the:                                       | NORTHERN DISTRICT             | OF ILLINOIS             |  |  |
|                                | , ,  | -                             |                         |  |  |
| Case numb<br>(if known)        | per  |                               |                         |  | ☐ Check if this is an  |
|                                |  |                               |                         |  | amended filing   |
| Official                       | Form 106H  |                               |                         |  |  |
|                                | ule H: Your Cod  | ahtors                        |                         |  | 40/45  |
| Scried                         | ule n. Toul Cou  | EDIOIS                        |                         |  | 12/15  |
| our name                       | and case number (if known  ou have any codebtors? (if              | ). Answer every question      |                         | . •                                    | p of any Additional Pages, write   |
| ■ No                           |  |                               |                         |  |  |
| ■ No<br>□ Yes                  |  |                               |                         |  |  |
| 2 11/146                       | in the last 9 years, have ye                                       | . lived in a community pr     | anorty state or torrito | ru2 (Community propor                  | tivatota and tarritarias includa   |
|                                | a, California, Idaho, Louisiana                                    |                               |                         |  | ty states and territories include<br>)   |
| ■ No.                          | Go to line 3.  |                               |                         |  |  |
|                                | Go to line 3.<br>. Did your spouse, former spo                     | use, or legal equivalent live | e with you at the time? |  |  |
|                                |  | ,                             | ,                       |  |  |
| in line<br>Form 1              | 2 again as a codebtor only   | if that person is a guaran    | tor or cosigner. Make   | sure you have listed t                 | ng with you. List the person shown<br>he creditor on Schedule D (Official<br>Schedule E/F, or Schedule G to fill |
|                                | Column 1: Your codebtor<br>lame, Number, Street, City, State and Z | IP Code                       |                         | Column 2: The cre<br>Check all schedul | editor to whom you owe the debt es that apply:   |
| 3.1                            |  |                               |                         | ☐ Schedule D, lir                      | ne   |
|                                | Name   |                               |                         | □ Schedule E/F,                        |  |
|                                |  |                               |                         | ☐ Schedule G, lir                      | ne   |
|                                | Number Street  |                               |                         | <u>—</u>                               |  |
| C                              | City   | State                         | ZIP Code                |  |  |
| 3.2                            |  |                               |                         | ☐ Schedule D, lir                      | na   |
|                                | Name   |                               |                         | Schedule E/F,                          |  |
|                                |  |                               |                         | ☐ Schedule G, lir                      |  |
| <u> </u>                       | Number Street  |                               |                         | _                                      |  |
| C                              | City   | State                         | ZIP Code                |  |  |

# Case 16-26264 Doc 1 Filed 08/16/16 Entered 08/16/16 13:37:52 Desc Main Document Page 24 of 47

| FIII                | in this information to   |  |   |   |            |               |                 |   |                       |                        |                                 |                 |
|---------------------|--|--|---|---|------------|---------------|-----------------|---|-----------------------|------------------------|---------------------------------|-----------------|
| Del                 | otor 1   | Mitchell L Jo  | ones  |   |            |               | -               |   |                       |                        |                                 |                 |
| _                   | otor 2<br>ouse, if filing)                                       |  |   |   |            |               | -               |   |                       |                        |                                 |                 |
| Uni                 | ted States Bankrup   | tcy Court for the  | : NORTHERN DISTRIC  | CT OF ILLINOIS                          | 3          |               | _               |   |                       |                        |                                 |                 |
|                     | se number  |  |   | -                                       |            |               |                 | Check if this is:  An amended filing  A supplement showing postpetition chapter 13 income as of the following date: |                       |                        |                                 |                 |
| 0                   | fficial Form   | 106I   |   |   |            |               |                 | $\overline{M}$  | M / DD/ Y             | YYY                    |                                 |                 |
| S                   | chedule I: `   | Your Inco  | ome   |   |            |               |                 |   |                       |                        |                                 | 12/15           |
| sup<br>spo<br>atta  | plying correct info<br>use. If you are sep<br>ch a separate shee | rmation. If you arated and you                           | sible. If two married peo<br>are married and not filin<br>r spouse is not filing wi<br>On the top of any addition | ng jointly, and<br>ith you, do not      | your spou  | se is<br>form | i livii<br>atio | ng with<br>n about  | you, incl<br>your spo | ude info<br>ouse. If r | ormation about<br>more space is | your<br>needed, |
| 1.                  | Fill in your emploinformation.                                   | oyment   |   | Debtor 1                                |            |               |                 | Debtor 2 or non-filing spouse   |                       |                        |                                 |                 |
|                     | If you have more   |  | Employment status   | ■ Employed                              | ■ Employed |               |                 |   | ☐ Employed            |                        |                                 |                 |
|                     | information about  | ttach a separate page with<br>formation about additional | Employment status   | ☐ Not emplo                             | oyed       |               |                 |   | ☐ Not e               | mployed                | I                               |                 |
|                     | employers.   |  | Occupation  | Utility                                 |            |               |                 |   |                       |                        |                                 |                 |
|                     | Include part-time,<br>self-employed wo                           |  | Employer's name   | InterPark L                             | LC         |               |                 |   |                       |                        |                                 |                 |
|                     | Occupation may in or homemaker, if                               |  | Employer's address  | 200 N Lasa<br>Suite 1400<br>Chicago, II |            |               |                 |   |                       |                        |                                 |                 |
|                     |  |  | How long employed the   | here? 3                                 | Months     |               |                 |   |                       |                        |                                 |                 |
| Pai                 | rt 2: Give Det   | tails About Mor  | athly Income  |   |            |               |                 |   |                       |                        |                                 |                 |
| <b>Esti</b><br>spoi | mate monthly incouse unless you are                              | ome as of the da<br>separated.<br>spouse have mo         | ate you file this form. If you  | •                                       |            |               | nplo            | ,   | hat perso             | on on the              | e lines below. If               | J               |
| 2.                  |  |  | ry, and commissions (be   |   |            | 2.            | \$              | 1,  | 476.27                | \$                     | filing spouse                   | I               |
| 3.                  | Estimate and list  | , ,,   |   |   |            | 3.            | +\$             |   | 0.00                  | +\$                    | N/A                             |                 |
| 4.                  | Calculate gross  | Income. Add lir  | ne 2 + line 3.  |   |            | 4.            | \$              | 1,47  | 6.27                  | \$                     | N/A                             |                 |

# Case 16-26264 Doc 1 Filed 08/16/16 Entered 08/16/16 13:37:52 Desc Main Document Page 25 of 47

| Deb | tor 1                       | Mitchell L Jones  | -     | C    | ase num  | nber ( <i>if ki</i> | nown) |      |                    |                      |                   |
|-----|-----------------------------|---|-------|------|----------|---------------------|-------|------|--------------------|----------------------|-------------------|
|     |                             |   |       |      | For De   |                     |       | non- | Debtor<br>filing s | pouse                |                   |
|     | Cop                         | by line 4 here  | 4.    | ,    | \$       | 1,476               | 5.27  | \$   |                    | N/A                  | _                 |
| 5.  | List                        | all payroll deductions:   |       |      |          |                     |       |      |                    |                      |                   |
|     | 5a.                         | Tax, Medicare, and Social Security deductions   | 5a.   | . ;  | \$       | 289                 | 9.79  | \$   |                    | N/A                  |                   |
|     | 5b.                         | Mandatory contributions for retirement plans  | 5b.   | . :  | \$       |                     | 0.00  | \$   |                    | N/A                  | _                 |
|     | 5c.                         | Voluntary contributions for retirement plans  | 5c.   | . ;  | \$       | (                   | 0.00  | \$   |                    | N/A                  | <del>-</del><br>- |
|     | 5d.                         | Required repayments of retirement fund loans  | 5d.   |      | \$       | (                   | 0.00  | \$   |                    | N/A                  | _                 |
|     | 5e.                         | Insurance   | 5e.   |      | \$       |                     | 0.00  | \$   |                    | N/A                  | _                 |
|     | 5f.                         | Domestic support obligations  | 5f.   |      | \$       |                     | 0.00  | \$   |                    | N/A                  | _                 |
|     | 5g.                         | Union dues Other deductions Specific  | 5g.   |      | \$<br>\$ |                     | 1.19  |      |                    | N/A                  | _                 |
| _   | 5h.                         | Other deductions. Specify:  | _ 5h. |      | · ——     |                     |       | + \$ |                    | N/A                  | _                 |
| 6.  |                             | I the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.  | 6.    | 9    | · ——     |                     | 3.98  | \$   |                    | N/A                  | _                 |
| 7.  | Cal                         | culate total monthly take-home pay. Subtract line 6 from line 4.  | 7.    | 9    | ·        | 1,092               | 2.29  | \$   |                    | N/A                  | _                 |
| 8.  | List<br>8a.                 | all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. | 8a.   | . ;  | \$       | (                   | 0.00  | \$   |                    | N/A                  |                   |
|     | 8b.                         | Interest and dividends  | 8b.   | . ;  | \$       |                     | 0.00  | \$   |                    | N/A                  |                   |
|     | 8c.                         | Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.  | 8c.   | . :  | \$       | (                   | 0.00  | \$   |                    | N/A                  |                   |
|     | 8d.                         | Unemployment compensation   | 8d.   | . ;  | \$       | (                   | 0.00  | \$   |                    | N/A                  | _                 |
|     | 8e.                         | Social Security   | 8e.   | . ;  | \$       | (                   | 0.00  | \$   |                    | N/A                  | _                 |
|     | 8f.                         | Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:         | 8f.   |      | \$       |                     | 0.00  | \$   |                    | N/A                  | _                 |
|     | 8g.                         | Pension or retirement income  | 8g.   |      | \$       |                     | 0.00  |      |                    | N/A                  | _                 |
|     | 8h.                         | Other monthly income. Specify:  | 8h.   | .+ ; | \$       | (                   | 0.00  | + >  |                    | N/A                  | _                 |
| 9.  | Add                         | l all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.  | 9.    | \$   |          | (                   | 0.00  | \$   |                    | N/A                  | A                 |
| 10  | Calc                        | culate monthly income. Add line 7 + line 9.   | 10.   | \$   | 1.0      | 92.29               | + \$  |      | N/A                | = \$                 | 1,092.29          |
|     |                             | the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.  |       | Ψ_   | 1,0      | JE.EJ               |       |      | 14/7               | ı <sup>−</sup>   * − | 1,032.23          |
| 11. | Stat<br>Incli<br>othe<br>Do | te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your or friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are not acify:       | depe  |      |          |                     |       | •    | chedule<br>11.     |                      | 0.00              |
| 12. |                             | I the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certailies   |       |      |          |                     |       |      | 12.                | \$                   | 1,092.29          |
| 13. | Do :                        | you expect an increase or decrease within the year after you file this form No.   | ?     |      |          |                     |       |      |                    | Combi<br>month       | ned<br>ly income  |
|     | _                           | Voc Evolain   |       |      |          |                     |       |      |                    |                      |                   |

Case 16-26264 Doc 1 Filed 08/16/16 Entered 08/16/16 13:37:52 Desc Main Document Page 26 of 47

| Fills        | n this informa                                | tion to identify yo                                  | our case:       |   |  | 1              |                   |  |  |  |
|--------------|---|--|-----------------|---|--|----------------|-------------------|--|--|--|
| Debt         |   | Mitchell L Jo  |                 |   |  | Ch             | eck if this is:   |  |  |  |
|              |   | WIIICHEII L 30                                       | 1103            |   |  |                | An amended filing | •  |  |  |
| Debt<br>(Spo | or 2<br>use, if filing)                       |  |                 |   |  |                |                   | owing postpetition chapter of the following date:    |  |  |
| Unite        | ed States Bankr                               | uptcy Court for the                                  | NORTH           | IERN DISTRICT OF ILLIN                                      | OIS                                    | MM / DD / YYYY |                   |  |  |  |
|              |   | uptoy Court for the                                  | 1101111         | ILLIN DIGITALOT OF ILLIN                                    |  |                | , 55, 1111        |  |  |  |
|              | e number<br>nown)                             |  |                 |   |  |                |                   |  |  |  |
| Of           | ficial Fo                                     | rm 106J  |                 |   |  |                |                   |  |  |  |
|              |   | J: Your I  |                 |   |  |                |                   | 12/1   |  |  |
| info         | rmation. If m                                 |  | eded, atta      | If two married people ar<br>ch another sheet to this<br>n.  |  |                |                   |  |  |  |
| Part         |   | ibe Your House                                       | hold            |   |  |                |                   |  |  |  |
| 1.           | Is this a joir                                |  |                 |   |  |                |                   |  |  |  |
|              | ■ No. Go to                                   | line 2.<br>s Debtor 2 live i                         | n a conar       | ata hausahald?  |  |                |                   |  |  |  |
|              | □ res. <b>Doe</b>                             |  | n a Sepan       | ate nousenoid?  |  |                |                   |  |  |  |
|              |   |  | st file Offici  | al Form 106J-2, <i>Expense</i> s                            | for Separate House                     | ehold of De    | ebtor 2.          |  |  |  |
| 2.           | Do you have                                   | e dependents?  | ■ No            |   |  |                |                   |  |  |  |
|              | Do not list Do<br>Debtor 2.                   | ebtor 1 and  | ☐ Yes.          | Fill out this information for each dependent                | Dependent's relat<br>Debtor 1 or Debto |                | Dependent's age   | Does dependent live with you?                        |  |  |
|              | Do not state                                  |  |                 |   |  |                |                   | □ No   |  |  |
|              | dependents                                    | names.   |                 |   |  |                |                   | _ □ Yes<br>□ No                                      |  |  |
|              |   |  |                 |   |  |                |                   | □ No<br>□ Yes  |  |  |
|              |   |  |                 |   |  |                | <u> </u>          | _ □ No   |  |  |
|              |   |  |                 |   |  |                |                   | ☐ Yes  |  |  |
|              |   |  |                 |   |  |                |                   | □ No   |  |  |
| _            | _   |  |                 |   |  |                |                   | _  |  |  |
| 3.           | expenses of                                   | enses include<br>f people other tl<br>d your depende | han $_{f \Box}$ | No<br>Yes   |  |                |                   |  |  |  |
|              | mate your ex                                  |  | our bankrı      | uptcy filing date unless y                                  |  |                |                   | hapter 13 case to report of the form and fill in the |  |  |
|              | licable date.                                 | . Jato untor tire t                                  | -aapic          | ,   |  | . s, oneon     | o DOX at the top  | o. and room and fill in the                          |  |  |
| the          | ude expense<br>value of sucl<br>icial Form 10 | n assistance and                                     | non-cash o      | government assistance i<br>luded it on <i>Schedule I:</i> ) | f you know<br>our Income               |                | Your ex           | penses   |  |  |
| (0           |   | ···,   |                 |   |  |                |                   |  |  |  |
| 4.           |   | r home owners<br>and any rent for the                |                 | ses for your residence. In lot.                             | nclude first mortgag                   | e<br>4.        | \$                | 200.00   |  |  |
|              | If not includ                                 | ed in line 4:  |                 |   |  |                |                   |  |  |  |
|              | 4a. Real e                                    | state taxes  |                 |   |  | 4a.            | \$                | 0.00   |  |  |
|              |   | rty, homeowner's                                     |                 |   |  | 4b.            |                   | 0.00   |  |  |
|              |   |  |                 | ipkeep expenses   |  | 4c.            | ·                 | 0.00   |  |  |
| 5.           |   | owner's associat<br>nortgage payme                   |                 | our residence, such as ho                                   | me equity loans                        | 4d.<br>5.      |                   | 0.00   |  |  |

# Case 16-26264 Doc 1 Filed 08/16/16 Entered 08/16/16 13:37:52 Desc Main Document Page 27 of 47

|                              | Mitchell L Jones   | Case num     | per (if known)         |                        |
|------------------------------|--|--------------|------------------------|------------------------|
| S. Utilit                    | ties:  |              |                        |                        |
| 6a.                          | Electricity, heat, natural gas   | 6a.          | \$                     | 0.00                   |
| 6b.                          | Water, sewer, garbage collection   | 6b.          | \$                     | 0.00                   |
| 6c.                          | Telephone, cell phone, Internet, satellite, and cable services   | 6c.          | ·                      | 60.29                  |
| 6d.                          | Other. Specify:  | 6d.          | ·                      | 0.00                   |
|                              | d and housekeeping supplies  | 7.           | \$                     | 400.00                 |
|                              | d and nousekeeping supplies dcare and children's education costs   | 8.           | \$                     |                        |
|                              |  | o.<br>9.     | *                      | 0.00                   |
|                              | hing, laundry, and dry cleaning  |              | \$                     | 10.00                  |
|                              | sonal care products and services   | 10.          | \$                     | 10.00                  |
|                              | ical and dental expenses   | 11.          | \$                     | 0.00                   |
|                              | sportation. Include gas, maintenance, bus or train fare.   | 12.          | \$                     | 46.00                  |
|                              | ertainment, clubs, recreation, newspapers, magazines, and books  | 13.          | \$                     | 0.00                   |
|                              | ritable contributions and religious donations  | 14.          | ·                      | 0.00                   |
| 4. Citat<br>5. <b>Ins</b> ui | _  | 17.          | <b>—</b>               | 0.00                   |
|                              | not include insurance deducted from your pay or included in lines 4 or 20.   |              |                        |                        |
|                              | Life insurance   | 15a.         | \$                     | 0.00                   |
|                              | Health insurance   | 15b.         | ·                      | 0.00                   |
|                              | Vehicle insurance  | 15c.         | ·                      | 0.00                   |
|                              | Other insurance. Specify:  | 15d.         |                        | 0.00                   |
|                              | es. Do not include taxes deducted from your pay or included in lines 4 or 20.  |              | Ψ                      | 0.00                   |
| s. raxe<br>Spec              |  | 16.          | \$                     | 0.00                   |
|                              | allment or lease payments:   |              |                        |                        |
| 17a.                         | Car payments for Vehicle 1   | 17a.         | \$                     | 0.00                   |
| 17b.                         | Car payments for Vehicle 2   | 17b.         | \$                     | 0.00                   |
| 17c.                         | Other. Specify:  | 17c.         | \$                     | 0.00                   |
| 17d.                         | Other. Specify:  | 17d.         | \$                     | 0.00                   |
|                              | r payments of alimony, maintenance, and support that you did not report as   |              | •                      | 0.00                   |
|                              | ucted from your pay on line 5, Schedule I, Your Income (Official Form 106I).   | . 18.        | · -                    | 0.00                   |
|                              | er payments you make to support others who do not live with you.   |              | \$                     | 0.00                   |
| Spec                         | ·  | 19.          |                        |                        |
|                              | er real property expenses not included in lines 4 or 5 of this form or on Sch  |              |                        |                        |
|                              | Mortgages on other property  | 20a.         | ·                      | 0.00                   |
| 20b.                         | Real estate taxes  | 20b.         | \$                     | 0.00                   |
| 20c.                         | Property, homeowner's, or renter's insurance   | 20c.         |                        | 0.00                   |
| 20d.                         | Maintenance, repair, and upkeep expenses   | 20d.         |                        | 0.00                   |
| 20e.                         | Homeowner's association or condominium dues  | 20e.         | \$                     | 0.00                   |
| 1. Othe                      | er: Specify:   | 21.          | +\$                    | 0.00                   |
| 2. Calc                      | culate your monthly expenses   |              |                        |                        |
|                              | Add lines 4 through 21.  |              | \$                     | 726.29                 |
|                              | Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2  |              | \$                     | 1 20.23                |
|                              |  |              | ·                      | 700.00                 |
| 22C.                         | Add line 22a and 22b. The result is your monthly expenses.   |              | \$                     | 726.29                 |
| 3. Calc                      | culate your monthly net income.  | ,            |                        |                        |
| 23a.                         | Copy line 12 (your combined monthly income) from Schedule I.   | 23a.         | \$                     | 1,092.29               |
| 23b.                         | Copy your monthly expenses from line 22c above.  | 23b.         | -\$                    | 726.29                 |
| 00*                          | Cubtract your monthly expanses from your monthly income  |              |                        |                        |
| 23C.                         | Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .                                  | 23c.         | \$                     | 366.00                 |
|                              | , ,  |              | f0                     |                        |
|                              | ou expect an increase or decrease in your expenses within the year after y   | ou file this | torm?                  |                        |
|                              |  |              | avment to increase     | ar decrease hecause of |
| For ex                       | xample, do you expect to finish paying for your car loan within the year or do you expect you  |              | payment to increase of | or decrease because of |
| For ex                       | xample, do you expect to finish paying for your car loan within the year or do you expect you<br>fication to the terms of your mortgage? |              | payment to increase of | or decrease because of |

## Case 16-26264 Doc 1 Filed 08/16/16 Entered 08/16/16 13:37:52 Desc Main Document Page 28 of 47

| Fill in this inform | nation to identify your                    | 0200:                     |                             |                         |  |
|---------------------|--|---------------------------|-----------------------------|-------------------------|--|
|                     |  | case.                     |                             |                         |  |
| Debtor 1            | Mitchell L Jones First Name                | Middle Name               | Last Name                   |                         |  |
| Debtor 2            | First Name                                 | Middle Name               | Last Name                   |                         |  |
| (Spouse if, filing) | First Name                                 | Middle Name               | Last Name                   |                         |  |
| United States Bar   | nkruptcy Court for the:                    | NORTHERN DISTRICT         | OF ILLINOIS                 |                         |  |
| Case number         |  |                           |                             |                         |  |
| (if known)          |  |                           |                             |                         | Check if this is an amended filing   |
| <u>L</u>            |  |                           |                             |                         | amondod ming   |
|                     |  |                           |                             |                         |  |
| Official Form       | n 106Dec                                   |                           |                             |                         |  |
| <b>Declarati</b>    | ion About a                                | ın Individual             | <b>Debtor's Sc</b>          | hedules                 | 12/15  |
|                     |  |                           |                             |                         |  |
| If two married pe   | ople are filing together                   | r, both are equally respo | nsible for supplying cor    | rect information.       |  |
| obtaining money     |  | n connection with a bank  |                             |                         | ement, concealing property, or<br>10, or imprisonment for up to 20         |
| Sign                | Below                                      |                           |                             |                         |  |
| Did you pay         | or agree to pay some                       | one who is NOT an attor   | rney to help you fill out b | pankruptcy forms?       |  |
| ■ No                |  |                           |                             |                         |  |
| ☐ Yes. N            | lame of person                             |                           |                             |                         | kruptcy Petition Preparer's Notice,<br>, and Signature (Official Form 119) |
|                     |  |                           |                             | Declaration,            | , and Signature (Official Form 119)  |
|                     | ty of perjury, I declare true and correct. | that I have read the sum  | mary and schedules file     | d with this declaration | on and   |
| X /s/ Mitc          | hell L Jones                               |                           | X                           |                         |  |

Signature of Debtor 2

Date

Mitchell L Jones

Signature of Debtor 1

Date August 16, 2016

# Case 16-26264 Doc 1 Filed 08/16/16 Entered 08/16/16 13:37:52 Desc Main Document Page 29 of 47

| Fill i          | n this inform           | ation to identify you                                  | r case.   |  |  |   |
|-----------------|-------------------------|--|---|--|--|---|
| Debt            |                         | Mitchell L Jones                                       |   |  |  |   |
| Debi            | 101 1                   | First Name   | Middle Name   | Last Name  |  |   |
| Debt            | tor 2<br>se if, filing) | First Name   | Middle Name   | Last Name  |  |   |
|                 |                         |  |   |  |  |   |
| Unite           | ed States Ban           | kruptcy Court for the:                                 | NORTHERN DISTRICT (                                     | OF ILLINOIS  |  |   |
| Case<br>(if kno | e number                |  |   |  | _  | Check if this is an amended filing                    |
| Sta<br>Be as    | s complete a            | of Financial And accurate as possione space is needed, | ble. If two married people a attach a separate sheet to |  | ankruptcy equally responsible for sup                          |   |
| numk<br>Part    |                         | ). Answer every ques                                   | stion.<br>rital Status and Where You                    | Lived Refere   |  |   |
|                 |                         | current marital statu                                  |   | LIVEU DEIOIE   |  |   |
|                 | ☐ Married ■ Not marr    |  |   |  |  |   |
| 2.              | During the la           | st 3 years, have you                                   | lived anywhere other than                               | where you live now?  |  |   |
|                 | ■ No<br>□ Yes. List     | all of the places you li                               | ived in the last 3 years. Do n                          | ot include where you live now  | <i>ı</i> .   |   |
|                 | Debtor 1 Pri            | or Address:  | Dates Debtor 1 lived there                              | Debtor 2 Prior Ad  | dress:   | Dates Debtor 2 lived there                            |
|                 |                         |  |   |  | ity property state or territor<br>ico, Texas, Washington and V |   |
|                 | ■ No<br>□ Yes. Mal      | ke sure you fill out <i>Sch</i>                        | nedule H: Your Codebtors (O                             | fficial Form 106H).  |  |   |
| Part            | 2 Explain               | n the Sources of You                                   | r Income  |  |  |   |
| I               | Fill in the total       | amount of income yo                                    | u received from all jobs and a                          | g a business during this yeall businesses, including partetogether, list it only once ur |  | ndar years?   |
|                 | □ No<br>■ Yes. Fill     | in the details.  |   |  |  |   |
|                 |                         |  | Debtor 1  |  | Debtor 2   |   |
|                 |                         |  | Sources of income<br>Check all that apply.              | Gross income<br>(before deductions and<br>exclusions)                                    | Sources of income<br>Check all that apply.                     | Gross income<br>(before deductions<br>and exclusions) |
|                 |                         | of current year until<br>I for bankruptcy:             | ■ Wages, commissions, bonuses, tips                     | \$4,428.83   | ☐ Wages, commissions, bonuses, tips                            |   |
|                 |                         |  | ☐ Operating a business                                  |  | ☐ Operating a business   |   |

Official Form 107

Doc 1 Filed 08/16/16 Entered 08/16/16 13:37:52 Desc Main Case 16-26264

Page 30 of 47
Case number (if known) Document Debtor 1 Mitchell L Jones

|     |                                |                                 |   | Debtor 1  |   | Debtor 2                                  |                            |   |
|-----|--------------------------------|---------------------------------|---|---|---|---|----------------------------|---|
|     |                                |                                 |   | Sources of income<br>Check all that apply.  | Gross income<br>(before deductions and<br>exclusions)                     | Sources of inc<br>Check all that a        |                            | Gross income<br>(before deductions<br>and exclusions) |
|     | last caler<br>nuary 1 to       | ndar year:<br>December :        | 31, 2015 )  | ■ Wages, commissions, bonuses, tips   | \$12,000.00   | ☐ Wages, combonuses, tips                 | missions,                  |   |
|     |                                |                                 |   | ☐ Operating a business  |   | ☐ Operating a                             | business                   |   |
|     |                                | dar year bet<br>December :      |   | ■ Wages, commissions, bonuses, tips   | \$5,000.00  | ☐ Wages, combonuses, tips                 | missions,                  |   |
|     |                                |                                 |   | ☐ Operating a business  |   | ☐ Operating a                             | business                   |   |
|     | and other winnings.  List each | public benef<br>If you are fili | it payments;  <br>ng a joint cas<br>he gross inco | er that income is taxable. Exa<br>pensions; rental income; inter<br>e and you have income that y<br>me from each source separat | est; dividends; money collector<br>you received together, list it of      | eted from lawsuits;<br>only once under Do | royalties; and<br>ebtor 1. |   |
|     |                                |                                 |   | Debtor 1  |   | Debtor 2                                  |                            |   |
|     |                                |                                 |   | Sources of income<br>Describe below.  | Gross income from<br>each source<br>(before deductions and<br>exclusions) | Sources of inc<br>Describe below          |                            | Gross income<br>(before deductions<br>and exclusions) |
| Par | t 3: Lis                       | t Certain Pa                    | yments You  | Made Before You Filed for I   | Bankruptcy  |   |                            |   |
| 6.  | Are eithe ☐ No.                | Neither De individual p         | ebtor 1 nor Dorimarily for a                      | s debts primarily consumer<br>ebtor 2 has primarily consu<br>personal, family, or househol                                      | imer debts. Consumer debt<br>d purpose."                                  |   |                            | 1(8) as "incurred by an                               |
|     |                                | During the No.                  | 90 days befo<br>Go to line 7                      | re you filed for bankruptcy, di   | d you pay any creditor a tota   | ıl of \$6,425* or mo                      | re?                        |   |
|     |                                | □ Yes                           | List below e                                      | ach creditor to whom you pai<br>editor. Do not include paymen<br>payments to an attorney for th                                 | its for domestic support obliq  |   |                            |   |
|     |                                | * Subject t                     |   | on 4/01/19 and every 3 years  |   | or after the date of                      | f adjustment.              |   |
|     | ■ Yes.                         |                                 |   | r both have primarily consure you filed for bankruptcy, di  |   | al of \$600 or more?                      | ,                          |   |
|     |                                | ■ No.                           | Go to line 7                                      |   |   |   |                            |   |
|     |                                | □ Yes                           | include pay                                       | ach creditor to whom you pai<br>ments for domestic support ol<br>this bankruptcy case.  |   |   |                            |   |
|     | Creditor                       | 's Name and                     | l Address   | Dates of payme  | nt Total amount   | Amount you                                | Was this p                 | payment for   |

Case 16-26264 Doc 1 Filed 08/16/16 Entered 08/16/16 13:37:52 Desc Main Document Page 31 of 47

Case number (if known)

| li<br>o<br>a | Vithin 1 year before you filed for bankruptonsiders include your relatives; any general part which you are an officer, director, person in business you operate as a sole proprietor. 1 limony. | ortners; relatives of any gen<br>control, or owner of 20% o           | eral partners; partner<br>or more of their voting | erships of which you<br>g securities; and an | u are a general<br>ly managing ag | partner; corporations<br>gent, including one for |
|--------------|---|---|---|--|-----------------------------------|--|
|              | No Yes. List all payments to an insider.  |   |   |  |                                   |  |
| ı            | Insider's Name and Address  | Dates of payment  | Total amount paid                                 | Amount you still owe                         | Reason for t                      | his payment                                      |
| ii           | Vithin 1 year before you filed for bankruptonsider?  nolude payments on debts guaranteed or cos   |   | ments or transfer a                               | any property on ac                           | count of a de                     | bt that benefited an                             |
| •            | _ 140   |   |   |  |                                   |  |
|              | Insider's Name and Address  | Dates of payment  | Total amount paid                                 | Amount you still owe                         | Reason for t                      | his payment<br>tor's name                        |
| Part 4       | 4: Identify Legal Actions, Repossession   | se and Foroclosures   | <b>,</b>  |  |                                   |  |
| m<br>E       |   | cases, small claims action  | s, divorces, collectio                            |  | ctions, support                   | or custody                                       |
|              | Case title<br>Case number   | Nature of the case  | Court or agency                                   |  | Status of the                     | case   |
|              | - 110. Go to linio 11.  |   | erty repossessed, f                               | oreclosed, garnis                            | hed, attached                     | , seized, or levied?                             |
| •            | Yes. Fill in the information below.  Creditor Name and Address  | Describe the Branerty   |   | Date   |                                   | Value of the                                     |
|              | Creditor Name and Address   | Describe the Property   |   | Date   |                                   | property   |
|              |   | Explain what happened   |   | =10.11                                       |                                   | <b>A-</b> 4 00                                   |
|              | Kia Motors Finance<br>4000 Macarthur Blvd Ste<br>Newport Beach, CA 92660  | ■ Property was reposse □ Property was foreclos □ Property was garnish | essed.<br>eed.                                    | 7/24/2                                       | 2016                              | \$7,475.00                                       |
| _            |   | ☐ Property was attache  | a, seizea or ieviea.                              |  |                                   |  |
|              | Vithin 90 days before you filed for bankrup ccounts or refuse to make a payment bec  No  Yes. Fill in the details.  |   | luding a bank or fir                              | nancial institution,                         | , set off any ar                  | mounts from your                                 |
| (            | Creditor Name and Address   | Describe the action the   | creditor took                                     | Date a taken                                 | action was                        | Amount   |
| C            | Vithin 1 year before you filed for bankrupt<br>ourt-appointed receiver, a custodian, or a<br>■ No<br>□ Yes  |   | erty in the possess                               | ion of an assignee                           | e for the benef                   | it of creditors, a                               |

Case 16-26264 Doc 1 Filed 08/16/16 Entered 08/16/16 13:37:52 Desc Main

Page 32 of 47
Case number (if known) Document Debtor 1 Mitchell L Jones

| Pai        | rt 5: List Certain Gifts and Contributio   | ns                          |   |                     |                                   |                           |
|------------|--|-----------------------------|---|---------------------|-----------------------------------|---------------------------|
| 13.        | Within 2 years before you filed for bank ■ No □ Yes. Fill in the details for each gift.  | ruptcy,                     | did you give any gifts with a total val   | lue of more t       | han \$600 per person <sup>.</sup> | ?                         |
|            | Gifts with a total value of more than \$6 per person   | 00                          | Describe the gifts  |                     | Dates you gave the gifts          | Value                     |
|            | Person to Whom You Gave the Gift and Address:  | d                           |   |                     |                                   |                           |
| 14.        | Within 2 years before you filed for bank  No   |                             |   | ns with a tota      | Il value of more than             | \$600 to any charity?     |
|            | ☐ Yes. Fill in the details for each gift or<br>Gifts or contributions to charities that<br>more than \$600<br>Charity's Name<br>Address (Number, Street, City, State and ZIP Co                            | total                       | Describe what you contributed   |                     | Dates you contributed             | Value                     |
| Pai        | rt 6: List Certain Losses  |                             |   |                     |                                   |                           |
|            | Within 1 year before you filed for bankr or gambling?  ■ No □ Yes. Fill in the details.  Describe the property you lost and how the loss occurred  | Descr                       | ribe any insurance coverage for the love the amount that insurance has paid. Lower claims on line 33 of Schedule A/B: | oss<br>List pending | Date of your loss                 | Value of property<br>lost |
| 6.         | Within 1 year before you filed for bankr consulted about seeking bankruptcy or Include any attorneys, bankruptcy petition  No  | prepari                     | ing a bankruptcy petition?  |                     |                                   | rty to anyone you         |
|            | Yes. Fill in the details.  |                             |   |                     |                                   |                           |
|            | Person Who Was Paid<br>Address<br>Email or website address<br>Person Who Made the Payment, if Not  | You                         | Description and value of any prop transferred   | erty                | Date payment or transfer was made | Amount of payment         |
| <b>17.</b> | Within 1 year before you filed for bankr promised to help you deal with your cre Do not include any payment or transfer that  No Yes. Fill in the details.   | editors o                   | or to make payments to your creditor  |                     | or transfer any prope             | rty to anyone who         |
|            | Person Who Was Paid<br>Address   |                             | Description and value of any prop transferred   | erty                | Date payment or transfer was made | Amount of payment         |
| 18.        | Within 2 years before you filed for bank transferred in the ordinary course of yo Include both outright transfers and transfer include gifts and transfers that you have all No  Yes. Fill in the details. | <b>ur busi</b> ı<br>rs made | ness or financial affairs? as security (such as the granting of a s   |                     | perty to anyone, othe             |                           |
|            | Person Who Received Transfer   |                             | Description and value of  | Describe            | any property or                   | Date transfer was         |
|            | Address Person's relationship to you   |                             | property transferred  |                     | received or debts                 | made                      |

Entered 08/16/16 13:37:52 Desc Main Case 16-26264 Doc 1 Filed 08/16/16 Page 33 of 47
Case number (if known) Document

Debtor 1 Mitchell L Jones

| 19. | Within 10 years before you filed for bankruptc beneficiary? (These are often called asset-protein No  |   | property to a self-se         | ttled trust or similar device                        | of which you are a                            |
|-----|---|---|-------------------------------|--|---|
|     | Yes. Fill in the details.  Name of trust  | Description and val   | ue of the property tra        | ansferred  | Date Transfer was made                        |
| Pa  | rt 8: List of Certain Financial Accounts, Instr   | uments, Safe Deposit B  | Boxes, and Storage U          | Inits  | made  |
| 20. | sold, moved, or transferred? Include checking, savings, money market, or chouses, pension funds, cooperatives, associa  No                        | other financial accounts  | s; certificates of dep        |  |   |
|     | Name of Financial Institution and L   | •   | Type of account or instrument | Date account was closed, sold, moved, or transferred | Last balance<br>before closing or<br>transfer |
| 21. | Do you now have, or did you have within 1 year cash, or other valuables?  | ar before you filed for b   | ankruptcy, any safe           | deposit box or other depos                           | itory for securities,                         |
|     | Yes. Fill in the details.   |   |                               |  |   |
|     | Name of Financial Institution<br>Address (Number, Street, City, State and ZIP Code)   | Who else had acces<br>Address (Number, Stre<br>State and ZIP Code)    |                               | be the contents                                      | Do you still have it?                         |
| 22. | Have you stored property in a storage unit or p  ■ No □ Yes. Fill in the details.   | place other than your h   | ome within 1 year be          | efore you filed for bankrupt                         | cy?   |
|     | Name of Storage Facility Address (Number, Street, City, State and ZIP Code)   | Who else has or had to it? Address (Number, Stree State and ZIP Code) |                               | be the contents                                      | Do you still have it?                         |
| Pa  | rt 9: Identify Property You Hold or Control fo  | r Someone Else  |                               |  |   |
| 23. | Do you hold or control any property that some for someone.  | eone else owns? Includ  | le any property you b         | porrowed from, are storing                           | for, or hold in trust                         |
|     | ■ No □ Yes. Fill in the details.  |   |                               |  |   |
|     | Owner's Name<br>Address (Number, Street, City, State and ZIP Code)  | Where is the proper<br>(Number, Street, City, Stat<br>Code)           |                               | be the property                                      | Value   |
|     | rt 10: Give Details About Environmental Information the purpose of Part 10, the following definition  |   |                               |  |   |
|     | Environmental law means any federal, state, o toxic substances, wastes, or material into the regulations controlling the cleanup of these states. | air, land, soil, surface v  | water, groundwater,           |  |   |
|     | Site means any location, facility, or property a to own, operate, or utilize it, including disposa  | -   | vironmental law, who          | ether you now own, operate                           | e, or utilize it or used                      |
|     | Hazardous material means anything an enviro   | nmental law defines as  | a hazardous waste,            | hazardous substance, toxi                            | c substance,                                  |

Official Form 107

hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

Case 16-26264 Doc 1 Filed 08/16/16 Entered 08/16/16 13:37:52 Desc Main Page 34 of 47 Case number (if known) Document

Debtor 1 Mitchell L Jones

| 24. | Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?  No |  |                                       |                    |
|-----|--|--|---------------------------------------|--------------------|
|     | Yes. Fill in the details.  |  |                                       |                    |
|     | Name of site<br>Address (Number, Street, City, State and ZIP Code)   | Governmental unit<br>Address (Number, Street, City, State and<br>ZIP Code) | Environmental law, if you know it     | Date of notice     |
| 25. | Have you notified any governmental unit of any   | release of hazardous material?   |                                       |                    |
|     | ■ No □ Yes. Fill in the details.   |  |                                       |                    |
|     | Name of site<br>Address (Number, Street, City, State and ZIP Code)   | Governmental unit<br>Address (Number, Street, City, State and<br>ZIP Code) | Environmental law, if you know it     | Date of notice     |
| 26. | Have you been a party in any judicial or adminis   | strative proceeding under any envi   | ronmental law? Include settlements ar | nd orders.         |
|     | ■ No □ Yes. Fill in the details.   |  |                                       |                    |
|     | Case Title Case Number   | Court or agency Name Address (Number, Street, City, State and ZIP Code)    | Nature of the case                    | Status of the case |
| Par | t11: Give Details About Your Business or Con   | nections to Any Business   |                                       |                    |
| 27. | Within 4 years before you filed for bankruptcy, d  | did you own a business or have an  | y of the following connections to any | business?          |
|     | ☐ A sole proprietor or self-employed in a t  | rade, profession, or other activity,                                       | either full-time or part-time         |                    |
|     | ☐ A member of a limited liability company  | (LLC) or limited liability partnersh                                       | ip (LLP)                              |                    |
|     | ☐ A partner in a partnership   |  |                                       |                    |
|     | ☐ An officer, director, or managing executi  | ive of a corporation   |                                       |                    |
|     | ☐ An owner of at least 5% of the voting or   | equity securities of a corporation   |                                       |                    |
|     | ■ No. None of the above applies. Go to Part 1  | 12.  |                                       |                    |
|     | ☐ Yes. Check all that apply above and fill in the  | he details below for each business   | <b>S.</b>                             |                    |
|     |  | scribe the nature of the business  | Employer Identification number        | umbar ar ITIN      |
|     | Address<br>(Number, Street, City, State and ZIP Code)  | me of accountant or bookkeeper   | Do not include Social Security n      | umber or ITIN.     |
| 28  | Within 2 years before you filed for bankruptcy, d  | did you give a financial statement t                                       | Dates business existed                | le all financial   |
| 20. | institutions, creditors, or other parties.   | ara you give a imaneiai statement i  | o anyone about your business: mout    |                    |
|     | No No  |  |                                       |                    |
|     | Yes. Fill in the details below.  Name  Dat   | te Issued  |                                       |                    |
|     | Address (Number, Street, City, State and ZIP Code)   | 10 133 <b>46</b> 4   |                                       |                    |

Doc 1 Filed 08/16/16 Entered 08/16/16 13:37:52 Desc Main Case 16-26264 Page 35 of 47
Case number (if known) Document

Debtor 1 Mitchell L Jones

| Part 12: Sign Below                            |  |  |
|--|--|--|
| are true and correct. I understand t           | nent of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers making a false statement, concealing property, or obtaining money or property by fraud in connectines up to \$250,000, or imprisonment for up to 20 years, or both. |  |
| /s/ Mitchell L Jones                           |  |  |
| Mitchell L Jones<br>Signature of Debtor 1      | Signature of Debtor 2  |  |
| Date August 16, 2016                           | Date   |  |
| Did you attach additional pages to  ■ No □ Yes | r Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?  |  |
| Did you pay or agree to pay someo              | who is not an attorney to help you fill out bankruptcy forms?  |  |

☐ Yes. Name of Person \_\_\_\_\_. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

connection

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

## The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

| Chapter 7: | Liquidation        |
|------------|--------------------|
| \$245      | filing fee         |
| \$75       | administrative fee |
| + \$15     | trustee surcharge  |
| \$335      | total fee          |

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

|   | \$200 | filing fee         |
|---|-------|--------------------|
| + | \$75  | administrative fee |
|   | \$275 | total fee          |

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

|   | \$235 | filing fee         |
|---|-------|--------------------|
| + | \$75  | administrative fee |
|   | \$310 | total fee          |

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes.

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html</a>#procedure.

### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

## Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a> AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

### (Court-Approved Retention Agreement, Revised as of 4/20/2015)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

### A. BEFORE THE CASE IS FILED

### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.

- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

### B. AFTER THE CASE IS FILED

### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other

attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.

- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.

## C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section

726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

### D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.

□The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$310.00
- 3. Before signing this agreement, the attorney has received, \$0.00

toward the flat fee, leaving a balance due of \$4,000.00; and \$0.00 for expenses,

leaving a balance due for the filing fee of \$343.00

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

| Date: August 16, 2016                    |  |
|--|--|
| Signed:                                  |  |
| /s/ Mitchell L Jones                     | /s/ Chad M. Hayward                              |
| Mitchell L Jones                         | Chad M. Hayward 6280182                          |
|  | Attorney for the Debtor(s)                       |
| Debtor(s)                                |  |
| Do not sign this agreement if the amount | unts are blank. <b>Local Bankruptcy Form 23c</b> |

Case 16-26264 Doc 1 Filed 08/16/16 Entered 08/16/16 13:37:52 Desc Main Document Page 45 of 47

B2030 (Form 2030) (12/15)

# **United States Bankruptcy Court**Northern District of Illinois

| In re       | Mitchell L Jones   |   | Case No.  |                                     |  |  |  |
|-------------|--|---|---|-------------------------------------|--|--|--|
|             |  | Debtor(s)   | Chapter   | 13                                  |  |  |  |
|             | DISCLOSURE OF COMPEN   | SATION OF ATTO  | RNEY FOR DE   | EBTOR(S)                            |  |  |  |
| C           | compensation paid to me within one year before the filing  | t to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that sation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to ered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows: |   |                                     |  |  |  |
|             | For legal services, I have agreed to accept  |   | \$  | 4,000.00                            |  |  |  |
|             | Prior to the filing of this statement I have received  |   | \$  | 0.00                                |  |  |  |
|             | Balance Due  |   | \$  | 4,000.00                            |  |  |  |
| 2. Т        | The source of the compensation paid to me was:   |   |   |                                     |  |  |  |
|             | $\blacksquare$ Debtor $\square$ Other (specify):   |   |   |                                     |  |  |  |
| 3. 7        | The source of compensation to be paid to me is:  |   |   |                                     |  |  |  |
|             | ■ Debtor □ Other (specify):  |   |   |                                     |  |  |  |
| 4. l        | I have not agreed to share the above-disclosed compe   | ensation with any other persor  | unless they are mem                                     | bers and associates of my law firm. |  |  |  |
| l           | ☐ I have agreed to share the above-disclosed compensations copy of the agreement, together with a list of the name   |   |   |                                     |  |  |  |
| 5. ]        | In return for the above-disclosed fee, I have agreed to rer  | nder legal service for all aspec  | ets of the bankruptcy c                                 | ase, including:                     |  |  |  |
| t<br>c<br>d | Analysis of the debtor's financial situation, and render Preparation and filing of any petition, schedules, state Representation of the debtor at the meeting of creditor Representation of the debtor in adversary proceedings (Other provisions as needed) | ment of affairs and plan whic<br>rs and confirmation hearing, a   | h may be required;<br>and any adjourned hea             |                                     |  |  |  |
| 6. I        | By agreement with the debtor(s), the above-disclosed fee   | does not include the followin   | g service:  |                                     |  |  |  |
|             |  | CERTIFICATION   |   |                                     |  |  |  |
|             | certify that the foregoing is a complete statement of any ankruptcy proceeding.  | agreement or arrangement fo   | or payment to me for re                                 | epresentation of the debtor(s) in   |  |  |  |
| Α           | ugust 16, 2016   | /s/ Chad M. Hay   |   |                                     |  |  |  |
| Do          | ate  | Chad M. Haywar Signature of Attorn Chad M. Haywar 205 W. Randolpl Ste. 1310 Chicago, IL 6060 312-867-3640 Food  | ey<br>d<br>n<br>06<br>ax: 312-867-3647<br>roffices.com, |                                     |  |  |  |
|             |  | Name of law firm  |   |                                     |  |  |  |

### **United States Bankruptcy Court** Northern District of Illinois

| In re | Mitchell L Jones                           | D-l4(-)   | _ Case No.     | 42                        |
|-------|--|---|----------------|---------------------------|
|       | VEI  | Debtor(s)  RIFICATION OF CREDITOR MA                        | Chapter  ATRIX | 13                        |
|       |  | Number of C   | Creditors:     | 9                         |
|       | The above-named Debtor(s) (our) knowledge. | hereby verifies that the list of credito                    | rs is true and | correct to the best of my |
| Date: | August 16, 2016                            | /s/ Mitchell L Jones  Mitchell L Jones  Signature of Debtor |                |                           |

Erc 8014 Bayberry Rd Jacksonville, FL 32256

Kia Motors Finance 4000 Macarthur Blvd Ste Newport Beach, CA 92660

Meade & Assc 737 Enterprise Dr Westerville, OH 43081

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